

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Tanya Stevens Cohen
Debtor(s)

Case No. 15-04956-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 19, 2020

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2020:

Recip ID	Recipient Name and Address
db	+ Tanya Stevens Cohen, 1564 W. Philadelphia Street, York, PA 17404-5316
cr	+ Carrington Mortgage Services, LLC, its assignees a, c/o Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
4723130	Bank of America, P.O. Box 45224, Jackson, FL
4723131	+ Belco Community CU, 4015 Paxton Street, Harrisburg, PA 17111-1474
4723132	Blue Green Vacation Club, P.O. Box 630980, Cincinnati, OH 45263-0980
4871702	+ Carrington Mortgage Services, LLC., c/o PROBER & RAPHAEL, A LAW CORPORATION, 20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364-6207
4723134	Chase Bank/Bon Ton, P.O. Box 43218, Columbus, OH 43218
4723136	Cindy L. Combs, 1564 W. Philadelphia Street, York, PA 17404-5316
4723138	+ D&A Services, 1400 E. Touhy Ave., Ste G2, Des Plaines, IL 60018-3338
4723142	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macy's, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040
4723144	+ MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
4723143	+ Mariner Finance, 2528 Eastern Blvd, York, PA 17402-2902
4764799	+ Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
4723145	+ Northland Group, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4723129	+ EDI: ARSN.COM	Nov 19 2020 23:58:00	ARS National Services, Inc., P.O. Box 1259, Oaks, PA 19456-1259
4723128	+ EDI: AMEREXPR.COM	Nov 19 2020 23:58:00	American Express, 4315 S. 2700 West, Salt Lake City, UT 84184-0002
4732568	EDI: BECKLEE.COM	Nov 19 2020 23:58:00	American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4728389	Email/Text: rmcollections@belco.org	Nov 19 2020 19:15:00	Belco Community Credit Union, 449 Eisenhower Blvd, Harrisburg, PA 17111
4765999	EDI: BANKAMER.COM	Nov 19 2020 23:58:00	Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
4738232	EDI: CAPITALONE.COM	Nov 19 2020 23:58:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4755561	EDI: BL-BECKET.COM	Nov 19 2020 23:58:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4872471	+ Email/Text: BKBCNMAIL@carringtonms.com	Nov 19 2020 19:15:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
4872472	+ Email/Text: BKBCNMAIL@carringtonms.com		

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		Nov 19 2020 19:15:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
4723137	+ EDI: CITICORP.COM		
4766404	EDI: Q3G.COM	Nov 19 2020 23:58:00	Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
		Nov 19 2020 23:58:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
4723133	EDI: JPMORGANCHASE		
		Nov 19 2020 23:58:00	Chase Bank, Cardmember Services, P.O. Box 15298, Wilmington, DE 19850-5298
4723135	EDI: JPMORGANCHASE		
		Nov 19 2020 23:58:00	Chase Card Services, P.O. Box 15298, Wilmington, DE 19850
4723140	Email/Text: PBNCNotifications@peritusservices.com		
		Nov 19 2020 19:15:00	Kohls, P.O. Box 3043, Milwaukee, WI 53201-3043
4723141	+ EDI: LTDFINANCIAL.COM		
		Nov 19 2020 23:58:00	LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
4747191	EDI: Q3G.COM		
		Nov 19 2020 23:58:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
4723146	EDI: RMSC.COM		
		Nov 19 2020 23:58:00	Synchrony Bank/JCP, P.O. Box 965009, Orlando, FL 32896-5009
4723147	+ EDI: URSI.COM		
		Nov 19 2020 23:58:00	United Recovery Systems, 5800 North Course Drive, Houston, TX 77072-1613
4747638	EDI: ECAST.COM		
		Nov 19 2020 23:58:00	eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
4732569	*	American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4771846	*	BANK OF AMERICA, N.A., P.O. Box 31785, Tampa, FL 33631-3785
5297563	*+	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
4723139	##	Jordan W. Felzer, Esquire, P.O. Box 2163, Southeastern, PA 19399-2163

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2020 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Joshua I Goldman	on behalf of Creditor BANK OF AMERICA N.A. josh.goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Kaitlin Shire	on behalf of Creditor Carrington Mortgage Services LLC kshire@hillwallack.com, skenny@HillWallack.com;lharkins@hillwallack.com
Michael Joshua Shavel	on behalf of Creditor Carrington Mortgage Services LLC mshavel@hillwallack.com, skenny@hillwallack.com;lharkins@hillwallack.com
Steven M. Carr	on behalf of Debtor 1 Tanya Stevens Cohen stevecarr8@comcast.net julie.reamcarrllc@gmail.com;debclick@comcast.net
Thomas I Puleo	on behalf of Creditor BANK OF AMERICA N.A. tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee	ustpre03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Tanya Stevens Cohen
 First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:15-bk-04956-HWV

Social Security number or ITIN xxx-xx-8166
EIN --_-----
Social Security number or ITIN -----
EIN --_-----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tanya Stevens Cohen
dba White Rose Vend Food

11/19/20

By the court: Henry W. Van Eck
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.